



# MARKET VALUATION REPORT

Prepared for HARLEYSVILLE INSURANCE COMPANY OF NEW JERSEY



## REPORT SUMMARY



### CLAIM INFORMATION

Owner	Davila, Rosa 21 Eggerts Crossing Rd Lawrence Township, NJ 08648-2803
Loss Vehicle	2012 Volkswagen GTI Autobahn Manual
Loss Incident Date	03/07/2023
Claim Reported	03/10/2023



### INSURANCE INFORMATION

Report Reference Number	112042229
Claim Reference	347301-GO-1
Adjuster	Lederman, Chris
Odometer	113,361
Last Updated	03/13/2023 12:17 PM



### VALUATION SUMMARY

<b>Base Vehicle Value</b>	<b>\$ 10,733.00</b>
Condition Adjustment	+ \$ 256.00
Salvage Deduction*	- \$ 2,524.82
<b>Adjusted Vehicle Value</b>	<b>\$ 8,464.18</b>
TAXES AND DMV FEES*	+ \$ 788.02
<b>Value before Deductible</b>	<b>\$ 9,252.20</b>
Deductible*	- \$ 100.00

**Total** **\$ 9,152.20**

Adjustments indicated with an Asterisk (\*) have been determined by HARLEYSVILLE INSURANCE COMPANY OF NEW JERSEY and have been added here for convenience.

The total may not represent the total of the settlement as other factors (e.g. license and fees) may need to be taken into account.

The CCC ONE® Market Valuation Report reflects CCC Intelligent Solutions Inc.'s opinion as to the value of the loss vehicle, based on information provided to CCC by HARLEYSVILLE INSURANCE COMPANY OF NEW JERSEY.

Loss vehicle has 9% fewer than average mileage of 123,900.

#### BASE VEHICLE VALUE

This is derived per our Valuation methodology described on the next page.

#### ADJUSTED VEHICLE VALUE

This is determined by adjusting the Base Vehicle Value to account for the actual condition of the loss vehicle and certain other reported attributes, if any, such as refurbishments and after factory equipment.

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## VALUATION METHODOLOGY

### How was the valuation determined?

#### CLAIM INSPECTION



HARLEYSVILLE INSURANCE COMPANY OF NEW JERSEY has provided CCC with the zip code where the loss vehicle is garaged, loss vehicle VIN, mileage, equipment, as well as loss vehicle condition, which is used to assist in determining the value of the loss vehicle.

#### DATABASE REVIEW



CCC maintains an extensive database of vehicles that currently are or recently were available for sale in the U.S. This database includes vehicles that CCC employees have physically inspected, as well as vehicles advertised for sale by dealerships or private parties. All of these sources are updated regularly.

#### SEARCH FOR COMPARABLES

When a valuation is created the database is searched and comparable vehicles in the area are selected. The zip code where the loss vehicle is garaged determines the starting point for the search. Comparable vehicles are similar to the loss vehicle based on relevant factors.



#### CALCULATE BASE VEHICLE VALUE

Adjustments to the price of the selected comparable vehicles are made to reflect differences in vehicle attributes, including mileage and options. Dollar adjustments are based upon market research.

Finally, the Base Vehicle Value is the weighted average of the adjusted values of the comparable vehicles based on the following factors:

- Source of the data (such as inspected versus advertised)
- Similarity (such as equipment, mileage, and year)
- Proximity to the loss vehicle's primary garage location
- Recency of information





# CCC ONE. MARKET VALUATION REPORT

Owner: Davila, Rosa  
Claim: 347301-GO-1



## VEHICLE INFORMATION

### VEHICLE DETAILS

Location	LAWRENCE TOWNSHIP, NJ 08648-2803
VIN	WVGW7AJ3CW297850
Year	2012
Make	Volkswagen
Model	GTI
Trim	Autobahn
Body Style	Manual
Body Type	Hatchback
Engine -	
Cylinders	4
Displacement	2.0L
Induction	Turbocharged
Fuel Type	Gasoline
Carburation	Direct Injection
Transmission	6 Speed Transmission Overdrive
Curb Weight	3113 lbs

### VEHICLE ALLOWANCES

Odometer	113,361	+ 528
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### VEHICLE HISTORY SUMMARY

CCC VINguard®	2 Collision Estimates	03/13/2023
Experian AutoCheck	No Title Problem Found	
National Highway Traffic Safety Administration	3 Recalls	

Vehicles sold in the United States are required to have a manufacturer assigned Vehicle Identification Number(VIN). This number provides certain specifications of the vehicle.

Please review the information in the Vehicle Information Section to confirm the reported mileage and to verify that the information accurately reflects the options, additional equipment or other aspects of the loss vehicle that may impact the value.

Allowances are factors influencing the value of the loss vehicle when compared to a typical vehicle. The typical vehicle is a vehicle of the same year, make, and model as the loss vehicle, including average mileage, and all standard equipment. These allowances are displayed for illustrative purposes only.

The Base Vehicle Value is calculated from the comparable vehicles with adjustments to reflect the loss vehicle configuration

# CCC ONE. MARKET VALUATION REPORT

Owner: Davila, Rosa  
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## VEHICLE INFORMATION

### VEHICLE EQUIPMENT

Odometer	113,361	
Transmission	6 Speed Transmission	✓
	Overdrive	✓
Power	Power Steering	✓
	Power Brakes	✓
	Power Windows	✓
	Power Locks	✓
	Power Mirrors	✓
	Power Trunk/Liftgate	✓
	Air Conditioning	✓
Decor/Convenience	Climate Control	✓
	Tilt Wheel	✓
	Cruise Control	✓
	Rear Defogger	✓
	Intermittent Wipers	✓
	Console/Storage	✓
	Overhead Console	✓
	Navigation System	✓
	Keyless Entry	✓
	Telescopic Wheel	✓
	Bucket Seats	☐
	Leather Seats	✓
	Heated Seats	✓
	AM Radio	✓
Radio	FM Radio	✓
	Stereo	✓
	Search/Seek	✓
	CD Player	✓
	Steering Wheel Touch Controls	✓
	Auxiliary Audio Connection	✓
	Premium Radio	✓
	Satellite Radio	✓

To the left is the equipment of the loss vehicle that HARLEYSVILLE INSURANCE COMPANY OF NEW JERSEY provided to CCC.

✓ **Standard** This equipment is included in the base configuration of the vehicle at time of purchase.

☐ **Additional** Equipment that is not Standard but was noted to be on the loss vehicle.



# CCC ONE. MARKET VALUATION REPORT

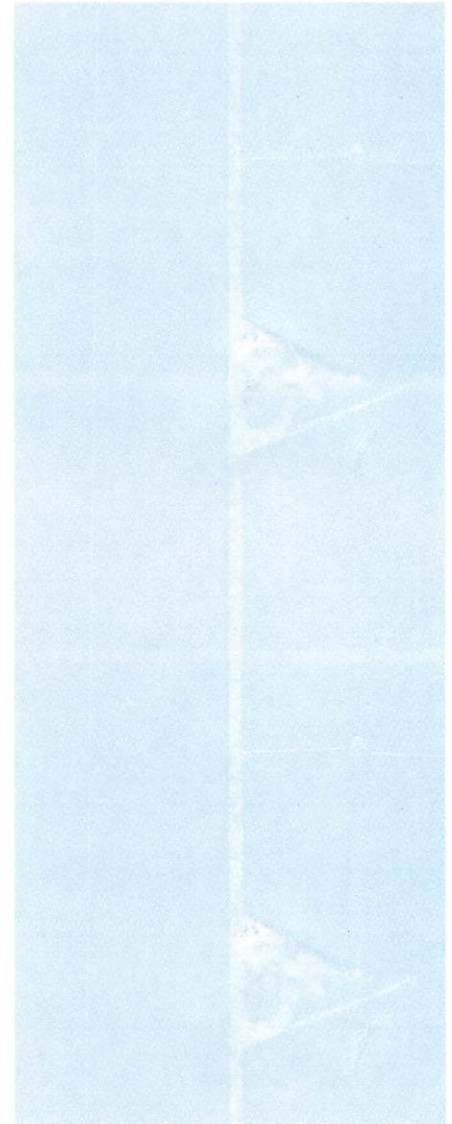
Owner: Davila, Rosa  
Claim: 347301-GO-1



## VEHICLE INFORMATION

### VEHICLE EQUIPMENT

Wheels	Aluminum/Alloy Wheels	✓
Roof	Electric Glass Roof	✓
Safety/Brakes	Air Bag (Driver Only)	✓
	Passenger Air Bag	✓
	Anti-lock Brakes (4)	✓
	4-wheel Disc Brakes	✓
	Front Side Impact Air Bags	✓
	Head/Curtain Air Bags	✓
	Positraction	✓
	Hands Free	✓
	Xenon Or L.E.D. Headlamps	✓
	Alarm	✓
	Traction Control	✓
	Stability Control	✓
	Dual Mirrors	✓
Exterior/Paint/Glass	Heated Mirrors	✓
	Body Side Moldings	✓
	Fog Lamps	✓
	Rear Spoiler	✓
	Rear Window Wiper	✓
	Signal Integrated Mirrors	✓
	Clearcoat Paint	✓



# CCC ONE. MARKET VALUATION REPORT

Owner: Davila, Rosa  
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## VEHICLE CONDITION

### COMPONENT CONDITION

	Condition	Inspection Notes	Value Impact
<b>MECHANICAL</b>			
Engine	AVERAGE PRIVATE	Average	\$ 0
Transmission	AVERAGE PRIVATE	Average	\$ 0
<b>PAINT</b>			
PAINT	AVERAGE PRIVATE	Normal wear	\$ 0
<b>TIRES</b>			
Front Tires	AVERAGE PRIVATE		\$ 0
Rear Tires	AVERAGE PRIVATE		\$ 0
<b>BODY/GLASS</b>			
BODY/ GLASS	DEALER RETAIL	There isn't evidence of any prior dents or rust. The exterior is in above average condition.	\$ 256
<b>INTERIOR</b>			
INTERIOR	AVERAGE PRIVATE	Average	\$ 0
<b>Total Condition Adjustments</b>			<b>\$ 256</b>

HARLEYSVILLE INSURANCE COMPANY OF NEW JERSEY uses condition inspection guidelines to determine the condition of key components of the loss vehicle prior to the loss. The guidelines describe physical characteristics for these key components, for the condition selected based upon age. Inspection Notes reflect observations from the appraiser regarding the loss vehicle's condition.

CCC makes dollar adjustments that reflect the impact the reported condition has on the value of the loss vehicle as compared to Average Private condition. These dollar adjustments are based upon interviews with dealerships across the United States.



# CCC ONE. MARKET VALUATION REPORT

Owner: Davila, Rosa  
Claim: 347301-GO-1

## COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2	Comp 3
Odometer	113,361	121,010	104,309	84,341
6 Speed Transmission	✓	✓	✓	✓
Overdrive	✓	✓	✓	✓
Power Steering	✓	✓	✓	✓
Power Brakes	✓	✓	✓	✓
Power Windows	✓	✓	✓	✓
Power Locks	✓	✓	✓	✓
Power Mirrors	✓	✓	✓	✓
Power Trunk/Liftgate	✓	✓	✓	✓
Air Conditioning	✓	✓	✓	✓
Climate Control	✓	✓	✓	✓
Tilt Wheel	✓	✓	✓	✓
Cruise Control	✓	✓	✓	✓
Rear Defogger	✓	✓	✓	✓
Intermittent Wipers	✓	✓	✓	✓
Console/Storage	✓	✓	✓	✓
Overhead Console	✓	✓	✓	✓
Navigation System	✓	✓	✓	✓
Keyless Entry	✓	✓	✓	✓
Telescopic Wheel	✓	✓	✓	✓
Cloth Seats	✗	✗	✓	✗
Bucket Seats	✓	✓	✓	✓
Reclining/Lounge Seats	✗	✓	✓	✗
Leather Seats	✓	✓	✗	✓
Heated Seats	✓	✓	✓	✓
AM Radio	✓	✓	✓	✓
FM Radio	✓	✓	✓	✓
Stereo	✓	✓	✓	✓
Search/Seek	✓	✓	✓	✓
CD Player	✓	✓	✓	✓
Steering Wheel Touch Controls	✓	✓	✓	✓
Auxiliary Audio Connection	✓	✓	✓	✓
Premium Radio	✓	✓	✓	✓
Satellite Radio	✓	✓	✓	✓
CD Changer/Stacker	✗	✓	✗	✗
Aluminum/Alloy Wheels	✓	✓	✓	✓
Electric Glass Roof	✓	✓	✓	✓
Drivers Side Air Bag	✓	✓	✓	✓
Passenger Air Bag	✓	✓	✓	✓
Anti-lock Brakes (4)	✓	✓	✓	✓

**Comp 1** Updated Date: 02/28/2023

2012 Volkswagen Gti Autobahn  
Manual 4 2.0l Gasoline Turbocharged  
Direct Injection  
VIN WVWGV7AJ8CW293258  
Dealership Hermes Auto Sales Inc  
Telephone (833) 833-3211  
Source Dealer Ad  
Distance from Lawrence Township, NJ

219 Miles - Taunton, MA

**Comp 2** Updated Date: 12/28/2022

2012 Volkswagen Gti Autobahn  
Manual 4 2.0l Gasoline Turbocharged  
Direct Injection  
VIN WVWGV7AJ9CW155261  
Dealership Capital Motors  
Telephone (919) 875-8080  
Source Autotrader  
Stock # 155261  
Distance from Lawrence Township, NJ

372 Miles - Raleigh, NC

**Comp 3** Updated Date: 01/31/2023

2012 Volkswagen Gti Autobahn  
Manual 4 2.0l Gasoline Turbocharged  
Direct Injection  
VIN WVWGV7AJ0CW260268  
Dealership First Team Subaru Norfolk  
Telephone (757) 461-8855  
Source Autotrader  
Stock # N221080A  
Distance from Lawrence Township, NJ

249 Miles - Norfolk, VA

**Comparable vehicles** used in the determination of the Base Vehicle Value are not intended to be replacement vehicles but are reflective of the market value, and may no longer be available for sale.

**List Price** is the sticker price of an inspected dealer vehicle and the advertised price for the advertised vehicle.

**Distance** is based upon a straight line between loss and comparable vehicle locations.

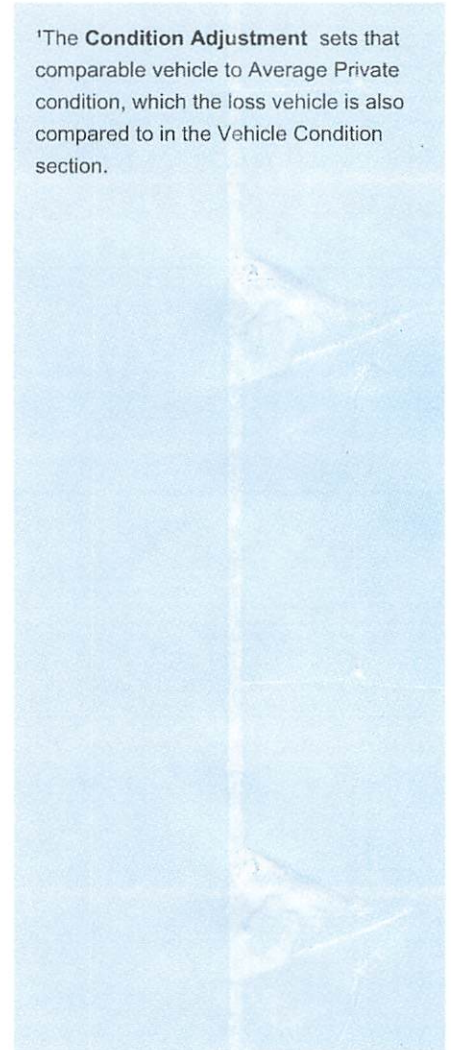
# CCC ONE. MARKET VALUATION REPORT

Owner: Davila, Rosa  
Claim: 347301-GO-1

## COMPARABLE VEHICLES

Options	Loss Vehicle	Comp 1	Comp 2	Comp 3
4-wheel Disc Brakes	✓	✓	✓	✓
Front Side Impact Air Bags	✓	✓	✓	✓
Head/Curtain Air Bags	✓	✓	✓	✓
Positraction	✓	✓	✓	✓
Hands Free	✓	✓	✓	✓
Xenon Or L.E.D. Headlamps	✓	✓	✓	✓
Alarm	✓	✓	✓	✓
Traction Control	✓	✓	✓	✓
Stability Control	✓	✓	✓	✓
Dual Mirrors	✓	✓	✓	✓
Heated Mirrors	✓	✓	✓	✓
Body Side Moldings	✓	✓	✓	✓
Fog Lamps	✓	✓	✓	✓
Rear Spoiler	✓	✓	✓	✓
Rear Window Wiper	✓	✓	✓	✓
Signal Integrated Mirrors	✓	✓	✓	✓
Clearcoat Paint	✓	✓	✓	✓
<b>List Price</b>		\$ 11,999	\$ 12,950	\$ 12,900
<b>Adjustments:</b>				
Options		- \$ 150	+ \$ 400	
Mileage		+ \$ 373	- \$ 379	- \$ 1,025
Condition <sup>1</sup>		- \$ 1,719	- \$ 1,719	- \$ 1,719
<b>Adjusted Comparable Value</b>		<b>\$ 10,503</b>	<b>\$ 11,252</b>	<b>\$ 10,156</b>

<sup>1</sup>The Condition Adjustment sets that comparable vehicle to Average Private condition, which the loss vehicle is also compared to in the Vehicle Condition section.





## CCC ONE. MARKET VALUATION REPORT

Owner: Davila, Rosa  
Claim: 347301-GO-1

### COMPARABLE VEHICLES

#### ADDITIONAL COMPARABLE VEHICLES

Source	Vehicle	Price	Adjusted Comparable Value
<b>Comp 4</b>			
Source: Autotrader	<b>2012 Volkswagen Gti</b>	\$ 11,499	\$ 11,076
South Shore Auto Gallery Inc	<b>Autobahn Manual 4 2.0l</b>	(List)	
Abington, MA	<b>Gasoline Turbocharged</b>		
(339) 788-9506	<b>Direct Injection</b>		
233 Miles From Lawrence	Odometer: 131,221		
Township, NJ	VIN:		
	WVWGV7AJ8CW297858		
	Updated Date: 03/05/2023		

Additional Comparable Vehicles are in summary format, but are adjusted the same as those on the previous page.

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**Distance** is based upon a straight line between loss and comparable vehicle locations.

# CCC ONE. MARKET VALUATION REPORT

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Claim: 347301-GO-1



## VALUATION NOTES

04/06/2023 17:39 - POADJ CHANGE REQUESTED BY: HUTCHCROFT,CLINT

03/13/2023 12:17 - POADJ CHANGE REQUESTED BY: HUTCHCROFT,CLINT

03/13/2023 12:17 - Pre/Post Tax data modified after Valuation

03/13/2023 12:16 - POADJ CHANGE REQUESTED BY: HUTCHCROFT,CLINT

This Market Valuation Report has been prepared exclusively for use by HARLEYSVILLE INSURANCE COMPANY OF NEW JERSEY, and no other person or entity is entitled to or should rely upon this Market Valuation Report and/or any of its contents. CCC is one source of vehicle valuations, and there are other valuation sources available.

Regulations concerning vehicle value include New Jersey Administrative Code 11:3-10.